ESF Student Frequently Asked Questions

Are ESF students subject to the Syracuse University health insurance requirement?
ESF students are not subject to the Syracuse University health insurance requirement.

Can I purchase the Syracuse University-sponsored health insurance plan even though I am not subject to the requirement?
ESF students can purchase the Syracuse University-sponsored health insurance plan on a voluntary basis for the 2015-16 academic year.

How much does the Syracuse University-sponsored health insurance plan cost?
The cost at the voluntary rate is $2,742 in the 2015-16 academic.

Who is the health insurance carrier?
Aetna Student Health is the carrier for the Syracuse University-sponsored plan. Visit the Aetna Student Health website for more information.

What does the plan cover?
This plan covers preventive care 100%, physician office visits for a $25 copay, and has a low deductible of $250 with 80% coverage for hospitalization and other services. Prescriptions are also covered with a copay of $15 for generics, $45 for brand name medication on the Aetna preferred drug list, and $75 for non-preferred medication. The plan also covers pre-existing conditions, mental health, gender transition services, and women’s health services.

For detailed information about the health insurance benefits, please review the Plan Design and Benefits Summary (pdf).

Does the Syracuse University-sponsored student health insurance plan cover medical expenses only at Syracuse University Health Services?
No. The Syracuse University-sponsored student health insurance plan offers robust health insurance coverage using Aetna’s national provider network. You can access health services at more than 500 health care providers in the Syracuse area. Coverage is also available for out-of-network physicians, but your share of the cost will be higher than if you see a participating physician.

How do I enroll in the Syracuse University-sponsored health insurance plan?
You will enroll by contacting Gallagher Student Health online or by phone at 844-203-8798. To enroll online, follow these steps:

2. On the top right corner of the screen, click ‘Student Login’.
3. Your user name is your full Syracuse University email address (i.e.jstudent@syr.edu) and your temporary password is your 9-digit Syracuse University student ID number.
4. You will be prompted to reset your password the first time you log in. A secure link will be sent to your school email address to complete the process. Once the password is reset, you will not receive a prompt again.

5. At [www.gallagherstudent.com/syracuse](http://www.gallagherstudent.com/syracuse), on the left toolbar, click ‘Voluntary Student Enroll’.

6. Follow the instructions to complete the form and submit payment.

7. Print or save a copy of the confirmation page.

**Please Note:** If you cannot log in, please email [syracusestudent@gallagherstudent.com](mailto:syracusestudent@gallagherstudent.com) or call 844-203-8798.

**How will this be billed?**
You will submit payment directly to Gallagher Student Health.

**If I enroll, when does it take effect?**

Coverage under the Syracuse University-sponsored student health insurance plan begins August 1\(^{st}\) and covers you through July 31\(^{st}\) of the following year. Students who matriculate in the spring may purchase coverage from January 1\(^{st}\) through July 31\(^{st}\).

**When will I receive my insurance coverage card?**

Insurance cards can be printed from the Gallagher Student Health website, or can be displayed on your mobile device. Further information will be provided at the time you are enrolled.

**What if I leave ESF?**

The Syracuse University-sponsored student health insurance plan coverage is offered on an annual basis and you will pre-pay the premium for the entire period of coverage. Unlike tuition and fees, the health insurance you purchase stays with you if you leave the University. No refunds will be given for the semester of withdrawal, and refunds cannot be prorated for partial semesters.

**Can I add dependents to the University-sponsored student health insurance plan?**

Yes. Dependents can be added before each semester’s enrollment deadline by contacting Gallagher Student Health directly. Payment for dependents will be made to Gallagher.

**Will the Syracuse University-sponsored student health insurance plan cover me if I go to a doctor in my hometown?**

You can see any provider in Aetna’s national network and receive preferred benefits. To find a participating provider, use the DocFind tool on the [Aetna Student Health website](http://www.gallagherstudent.com) or call 1-866-
Remember, you are free to use a non-participating provider, but you will be responsible for paying a larger portion of the bill.

**If I am not enrolled in classes during the summer, am I still covered?**

Yes. The plan is effective annually August 1st – July 31st.

**Does the Syracuse University-sponsored student health insurance plan cover dental and vision?**

If you wish to purchase additional dental or vision insurance, you would need to do so separately from the University-sponsored student health insurance plan. The University-sponsored student health insurance plan is required to cover pediatric routine dental and vision exams, and pediatric dental care services to enrolled members through age 18.

The University does not recommend or endorse any particular insurance product for dental or vision coverage. However, we are aware that individual dental plans are available from Delta Dental of New York and individual vision plans are available from VSP, Inc. You may also find policies offered by other insurers.

**Are pre-existing conditions covered?**

Yes. As part of ACA compliance, you cannot be denied health insurance coverage due to a pre-existing condition.

**Are there any exclusions?**

Yes, you can review the complete list of exclusions in the policy on the Aetna Student Health website. Examples of excluded services are elective cosmetic surgery; treatment for injuries that are covered by Workers Compensation, “no fault” automobile insurance, or received while serving in the Armed Forces; treatment that is experimental or investigative in nature; and personal hygiene and convenience items.

**What happens if I study abroad or travel to conduct research?**

The student health insurance plan includes worldwide emergency coverage during travel abroad. You should prepare to get routine care, including an adequate supply of any prescription medications, before you travel. If you travel within the United States to conduct research or study, you can continue to access any benefits and utilize Aetna’s national network of providers.
Please visit the University-Sponsored Student Health Insurance Plan FAQ and Gallagher Student Health FAQ pages for more information.